

STATE OF ILLINOIS

Benefit Choice Period May 1-31, 2017  
State Employees Group Insurance Program

# Benefit Choice

## Discover Your Options

STATE OF ILLINOIS  
Department of Central Management  
Services, Bureau of Benefits





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## NEW ONLINE ENROLLMENT PLATFORM


Making benefit elections is simple through the MyBenefits website. Follow these steps to register.

1. Log on to **MyBenefits.illinois.gov**.
2. In the top right corner of the home page, click *Login*.
3. Enter your login ID and password. If you are logging in for the first time, click *Register* in the bottom right corner of the login box and follow the prompts. You will need to provide your name as printed on the Benefit Choice Period materials mailed to your home.
4. After logging in and landing on the welcome page, explore your benefit options by clicking on the benefit tiles or utilizing the decision support tool.
5. After exploring your benefit options and determining which benefits you would like to elect, follow the prompts on the welcome page.

**Contact MyBenefits Marketplace Service Center at (844) 251-1777 or (844) 251-1778 (TDD/TTY) with questions about navigating the MyBenefits website or how to elect benefits. Representatives are available Monday – Friday, 7:30 a.m. – 7:00 p.m. Central Time during the Benefit Choice Period, and Monday – Friday, 8:00 a.m. – 6:00 p.m. Central Time throughout the rest of the year.**

## DISCLAIMER

The health plan options outlined in this Benefit Choice book are subject to change pending final resolution of the collective bargaining process and litigation arising from that process. If that process results in significant changes in plan designs, benefit levels, or premiums, a second Benefit Choice Period may be held for any members impacted by such changes. If a second Benefit Choice Period is held, members will have the opportunity to change plans at that time with updated information. For the latest information, please continue to visit MyBenefits.illinois.gov.



# MARK YOUR CALENDAR

# Benefit Choice Period

## Elect Your Benefits May 1-31, 2017!

**TAKE ACTION!** Read about your benefits here, and choose your coverage for the coming year.

### What is Changing

Starting this year, you will have more ownership over your benefit elections. Take advantage of this opportunity to understand your benefit options and make an informed decision.

#### *New Online Enrollment Platform* *MyBenefits.illinois.gov*

This year, for the first time, participation is easier than ever through the MyBenefits website.

#### *New Health Plan Administrator*

The Quality Care Health Plan (QCHP) previously administered by Cigna will be transitioned to Aetna.

#### *Plan Administrator Name Change*

Aetna will also administer the Aetna HMO, formerly Coventry Health Care HMO, and the Aetna OAP, formerly Coventry Health Care OAP.

#### *Medical Care Assistance Plan (MCAP)*

The MCAP maximum contribution amount will be \$2,600 for the 2018 plan year with a \$500 maximum rollover. Employees must re-enroll in MCAP for the new plan year in order to qualify for the rollover.

### What is Not Changing

#### *Premiums*

Employee and dependent premiums will remain the same for this Benefit Choice Period.

#### *Managed Care Plan Administrators*

Plan administrators will remain the same for all managed care plans (OAP and HMO plans).

- Aetna HMO (formerly Coventry Health Care HMO)
- Aetna OAP (formerly Coventry Health Care OAP)
- BlueAdvantage HMO
- Health Alliance HMO
- HealthLink OAP
- HMO Illinois

Note that other plan administrators will remain the same for other benefits, including dental, vision, behavioral health, prescription drugs, flexible spending accounts, and life insurance.

#### *Health Plan Options*

There will be no changes to your health plan options this Benefit Choice Period. If you wish to keep your coverage, no action is needed. If you wish to change your plan or carrier, go online at MyBenefits.illinois.gov.

### WHAT YOU NEED TO DO

1. Go to MyBenefits.illinois.gov to review your benefit options.
2. Choose the benefits you'd like to elect on the MyBenefits website May 1-31, 2017.
3. Consider going paperless. Provide your email address on the MyBenefits website to receive quicker responses and notifications through electronic communications.
4. Receive confirmation of enrollment.
5. Take advantage of your new benefits, effective July 1, 2017, through June 30, 2018.



# Health

The State of Illinois offers comprehensive health plan options, all of which include prescription drug, behavioral health, and vision coverage.

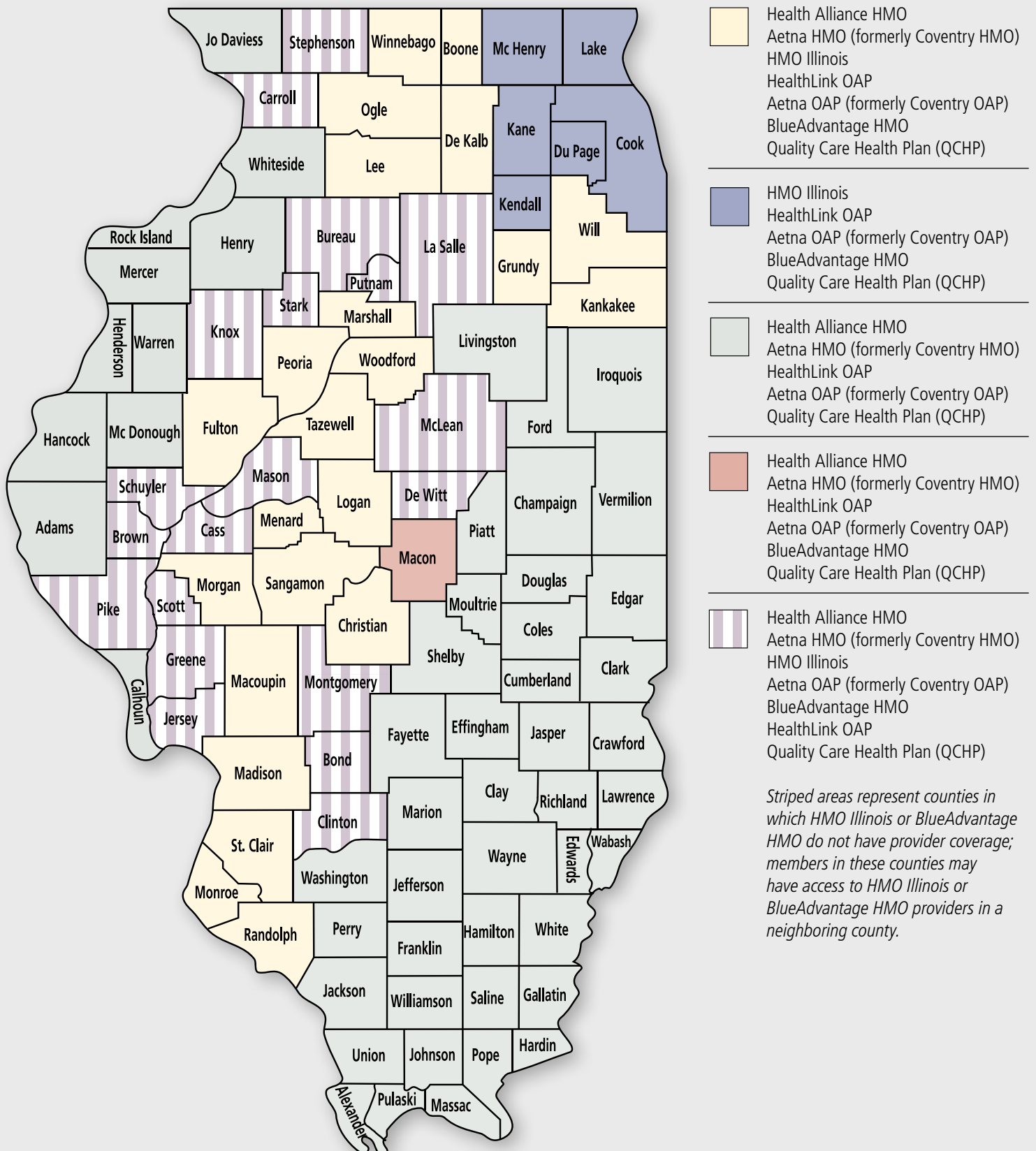
Consider your health needs, as you select between QCHP, HMO, and OAP plans.

- **Quality Care Health Plan (QCHP)** members can choose any physician or hospital for medical services; however, members receive enhanced benefits, resulting in lower out-of-pocket costs, when receiving services from a QCHP in-network provider. QCHP has a nationwide network and includes CVS/caremark for prescription drug benefits and Magellan Behavioral Health for behavioral health services.
- **Health Maintenance Organizations (HMO)** members are required to stay within the health plan provider network. No out-of-network services are available. Members will need to select a primary care physician (PCP) from a network of participating providers. The PCP will direct all healthcare services and make referrals to specialists and hospitalization.
- **Open Access Plans (OAP)** members will have three tiers of providers from which to choose to obtain services. The benefit level is determined by the tier in which the healthcare provider is contracted.
  - Tier I offers a managed care network which provides enhanced benefits and operates like an HMO.
  - Tier II offers an expanded network of providers and is a hybrid plan operating like an HMO and PPO.
  - Tier III covers all providers which are not in the managed care networks of Tiers I or II (i.e., out-of-network providers). Using Tier III can offer members flexibility in selecting healthcare providers, but involves higher out-of-pocket costs. Furthermore, members who use out-of-network providers will be responsible for any amount that is over and above the charges allowed by the plan for services (i.e., allowable charges), which could result in substantial out-of-pocket costs.

Members enrolled in an OAP can mix and match providers and tiers.

# What is Available in Your Area in FY18

Review the following map and charts to compare plans. Then, review your monthly contribution and out-of-pocket maximums to determine which plan is best for you.







## YOUR PLAN OPTIONS: A HIGH LEVEL COMPARISON

See page 10  
for monthly  
contributions.

Additional health plan or prescription drug information can be viewed and compared online through the MyBenefits website at [MyBenefits.illinois.gov](http://MyBenefits.illinois.gov). Click the Health Plan tile on the home page.

### HMO Administrators

- BlueAdvantage HMO
- Aetna HMO (formerly Coventry Health Care HMO)
- Health Alliance HMO
- HMO Illinois

### OAP Administrators

- Aetna OAP (formerly Coventry Health Care OAP)
- HealthLink OAP
- *Prescription Drug Coverage through CVS/caremark*

### QCHP Administrator

- Quality Care Health Plan (Aetna)
- *Prescription Drug Coverage through CVS/caremark*
- *Behavioral Health Services through Magellan Behavioral Health*

Benefits are outlined in the plan's summary plan document (SPD). It is the member's responsibility to know and follow the specific requirements of the plan. Contact the plan administrator for a copy of the SPD.

## HMO Benefits

Members must select a primary care physician (PCP) from a network of participating providers. The PCP directs healthcare services and must make referrals for specialists and hospitalizations. When care and services are coordinated through the PCP, the member pays only a copayment. No annual plan deductibles apply. However, there is an annual \$100 prescription deductible per enrollee. The HMO coverage described below represents the minimum level of coverage an HMO is required to provide. Benefits are outlined in each plan's summary plan document (SPD). It is the member's responsibility to know and follow the specific requirements of the HMO plan selected. Contact the plan administrator for a copy of the SPD.

HMO Benefits	
HMO Plan Design	
Plan Year Maximum Benefit	Unlimited
Lifetime Maximum Benefit	Unlimited
Hospital Services	
Inpatient Hospitalization	100% after \$350 copayment per admission
Alcohol and Substance Abuse	100% after \$350 copayment per admission
Psychiatric Admission	100% after \$350 copayment per admission
Outpatient Surgery	100% after \$250 copayment
Diagnostic Lab and X-ray	100%
Emergency Room Hospital Services	100% after \$250 copayment per visit
Professional and Other Services (copayment not required for preventive services)	
Physician Office Visit	100% after \$20 copayment per visit
Preventive Services, including Immunizations	100%
Specialist Office Visit	100% after \$30 copayment per visit
Well Baby Care (first year of life)	100%
Outpatient Psychiatric and Substance Abuse	100% after \$20 or \$30 copayment per visit
Prescription Drugs (30-day supply) (\$100 deductible applies; formulary is subject to change during plan year)	\$8 copayment for generic \$26 copayment for preferred brand \$50 copayment for nonpreferred brand
Durable Medical Equipment	80%
Home Health Care	\$30 copayment per visit

## Open Access Plan (OAP) Benefits

The benefits described below represent the minimum level of coverage available in an OAP. Benefits are outlined in the plan's summary plan document (SPD). It is the member's responsibility to know and follow the specific requirements of the OAP plan. Contact the plan administrator for a copy of the SPD. A \$100 prescription drug deductible applies to each enrollee.

Open Access Plan (OAP) Benefits			
Benefit	Tier I 100% Benefit	Tier II 90% Benefit	Tier III (Out-of-Network)** 60% Benefit
Plan Year Maximum Benefit	Unlimited	Unlimited	Unlimited
Lifetime Maximum Benefit	Unlimited	Unlimited	Unlimited
Annual Out-of-Pocket Maximum Per Individual Enrollee Per Family	\$6,600 (includes eligible charges from Tier I and Tier II combined) \$13,200 (includes eligible charges from Tier I and Tier II combined)		Not applicable
Annual Plan Deductible (must be satisfied for all services)	\$0	\$250 per enrollee*	\$350 per enrollee*
Hospital Services			
Inpatient	100% after \$350 copayment per admission	90% of network charges after \$400 copayment per admission	60% of allowable charges after \$500 copayment per admission
Inpatient Psychiatric	100% after \$350 copayment per admission	90% of network charges after \$400 copayment per admission	60% of allowable charges after \$500 copayment per admission
Inpatient Alcohol and Substance Abuse	100% after \$350 copayment per admission	90% of network charges after \$400 copayment per admission	60% of allowable charges after \$500 copayment per admission
Emergency Room	100% after \$250 copayment per visit	100% after \$250 copayment per visit	100% after \$250 copayment per visit
Outpatient Surgery	100% after \$250 copayment per visit	90% of network charges after \$250 copayment	60% of allowable charges after \$250 copayment
Diagnostic Lab and X-ray	100%	90% of network charges	60% of allowable charges
Physician and Other Professional Services (copayment not required for preventive services)			
Physician Office Visits	100% after \$20 copayment	90% of network charges	60% of allowable charges
Specialist Office Visits	100% after \$30 copayment	90% of network charges	60% of allowable charges
Preventive Services, including Immunizations	100%	100%	Covered under Tier I and Tier II only
Well Baby Care (first year of life)	100%	100%	Covered under Tier I and Tier II only
Outpatient Psychiatric and Substance Abuse	100% after \$20 or \$30 copayment	90% of network charges	60% of allowable charges
Other Services			
<b>Prescription Drugs – \$100 deductible applies</b> Copayments (30-day supply)   Generic \$8   Preferred Brand \$26   Nonpreferred Brand \$50			
Durable Medical Equipment	80% of network charges	80% of network charges	60% of allowable charges
Skilled Nursing Facility	100%	90% of network charges	Covered under Tier I and Tier II only
Transplant Coverage	100%	90% of network charges	Covered under Tier I and Tier II only
Home Health Care	100% after \$30 copayment	90% of network charges	Covered under Tier I and Tier II only

\*An annual plan deductible must be met before Tier II and Tier III plan benefits apply. Benefit limits are measured on a plan year basis.

8 \*\*Utilizing out-of-network services may significantly increase your out-of-pocket expense. Amounts over the plan's allowable charges do not count toward your annual out-of-pocket maximum; this varies by plan and geographic region.



## Quality Choice Health Plan (QCHP) Benefits

Quality Care Health Plan (QCHP)		
Plan Year Maximums and Deductibles		
Plan Year and Lifetime Maximum	Unlimited	
Employee’s Annual Salary (based on each employee’s annual salary as of April 1st)	Individual Plan Year Deductible	Family Plan Year Deductible Cap
\$60,700 or less	\$375	\$937
\$60,701 - \$75,900	\$475	\$1,187
\$75,901 and above	\$525	\$1,312
Retiree/Annuitant/Survivor	\$375	\$937
Dependents	\$375	N/A
Additional Deductibles*	Each emergency room visit \$450 QCHP hospital admission \$100 Non-QCHP hospital admission \$500	
Out-of-Pocket Maximum Limits		
In-Network	\$1,500 individual, \$3,750 family	
Out-of-Network**	\$6,000 individual, \$12,000 family	
Hospital Services		
QCHP Hospital Network	\$100 deductible per hospital admission. 85% after annual plan deductible	
Non-QCHP Hospitals	\$500 deductible per hospital admission. 60% of allowable charges after annual plan deductible	
Outpatient Services		
Preventive Services, including Immunizations	100% in-network, 60% of allowable charges out-of-network, after annual plan deductible	
Diagnostic Lab and X-ray	85% in-network, 60% of allowable charges out-of-network, after annual plan deductible	
Approved Durable Medical Equipment (DME) and Prosthetics	85% in-network, 60% of allowable charges out-of-network, after annual plan deductible	
Licensed Ambulatory Surgical Treatment Centers	85% in-network, 60% of allowable charges out-of-network, after annual plan deductible	
Professional and Other Services		
Services included in the QCHP Network	85% after the annual plan deductible	
Services not included in the QCHP Network	60% of allowable charges after the annual plan deductible	
Chiropractic Services – medical necessity required (up to a maximum of 30 visits per plan year)	85% in-network, 60% of allowable charges out-of-network, after the annual plan deductible	
Transplant Services		
Organ and Tissue Transplants	85% after \$100 transplant deductible, limited to network transplant facilities as determined by the medical plan administrator. Benefits are not available unless approved by the Notification Administrator, Aetna. To assure coverage, the transplant candidate must contact Aetna prior to beginning evaluation services.	
Prescription Drugs		
Plan Year Pharmacy Deductible	\$125	
Copayments (30-day supply)	Generic \$10 Preferred Brand \$30 Nonpreferred Brand \$60	

\*These are in addition to the plan year deductible.

\*\*Utilizing out-of-network services may significantly increase your out-of-pocket expense. Amounts over the plan's allowable charges do not count toward your annual out-of-pocket maximum; this varies by plan and geographic region.

## Monthly Contributions

The State shares the cost of health coverage with you. While the State covers the majority of the cost, you must make monthly contributions determined by your annual salary. The following chart outlines contribution rates for full-time members. Note that part-time members are required to pay a percentage of the State's portion of the contribution in addition to their own.

Employee Annual Salary	Employee Monthly Health Plan Contribution Amounts	
	Managed Care	Quality Care
<b>\$30,200 &amp; below</b>	\$68	\$93
<b>\$30,201 - \$45,600</b>	\$86	\$111
<b>\$45,601 - \$60,700</b>	\$103	\$127
<b>\$60,701 - \$75,900</b>	\$119	\$144
<b>\$75,901 - \$100,000</b>	\$137	\$162
<b>\$100,001 &amp; above</b>	\$186	\$211

*Members who retire, accept a salary reduction, or return to State employment at a different salary may have their monthly contribution adjusted based upon the new salary. This applies to members who return to work after having a 10-day or greater break in State service after terminating employment. This does not apply to members who have a break in coverage due to a leave of absence.*

Retiree, Annuitant, and Survivor Monthly Health Plan Contributions	
20 years of creditable service	\$0
Less than 20 years of credible service and SERS/ SURS annuitant/survivor on or after 1/1/98 or TRS annuitant/survivor on or after 7/1/99	Five percent (5%) of the costs of the basic program of group health benefits for each year of service less than 20 years.

## DISCLAIMER

Retiree, annuitant, and survivor contributions for all health plan options will be in accordance with the levels set forth above in FY18. For future years, the State reserves the right to designate the plan options which constitute the basic program of health benefits and to require additional contributions in accordance with the law for any optional coverage elected by an annuitant, retiree, or survivor.

In addition to monthly contributions for their own health coverage, members must make additional contributions for dependents they cover. Dependents must be enrolled in the same plan as the member. The Medicare dependent contribution applies only if Medicare is primary for both Parts A and B.

<b>Dependent Monthly Health Plan Contributions</b>				
<b>Health Plan Name and Code</b>	<b>1 Dependent</b>	<b>2+ Dependents</b>	<b>1 Medicare A and B Primary Dependent</b>	<b>2+ Medicare A and B Primary Dependents</b>
<b>Aetna HMO (formerly Coventry Health Care HMO)</b>	\$111	\$156	\$88	\$130
<b>Aetna OAP (formerly Coventry Health Care OAP)</b>	\$111	\$156	\$88	\$130
<b>BlueAdvantage HMO</b>	\$96	\$132	\$75	\$110
<b>Health Alliance HMO</b>	\$113	\$159	\$89	\$133
<b>HealthLink OAP</b>	\$126	\$179	\$102	\$149
<b>HMO Illinois</b>	\$100	\$139	\$79	\$116
<b>Quality Care Health Plan (Aetna)</b>	\$249	\$287	\$142	\$203

### **Adding a Dependent**

If you add a dependent for the first time this year, you must provide the required documentation during online enrollment, no later than June 5, 2017. Failure to provide adequate documentation by this deadline may result in dependents not being added to your plan.



## OPT OUT

Full-time employees, retirees, annuitants, and survivors have the option to opt out of health coverage if they have other comprehensive coverage provided by an entity other than the Department of Central Management Services.

Proof of other coverage and appropriate documentation must be submitted.

Note that if you have previously opted out of benefits, you can re-enroll only during the Benefit Choice Period.

## State of Illinois

Medicare COB Unit  
PO Box 19208  
Springfield, IL  
62794-9208  
Fax: (217) 557-3973

## Qualifying Changes in Status

After the Benefit Choice Period ends, you will only be able to change your benefits if you have a qualifying change in status.

You must report a qualifying change in status on the MyBenefits website within 60 days of the event to be eligible to make benefit changes. Also note that it is required to report important events, including a change in Medicare status, leave of absence, unpaid time away from work, or to report a financial or medical power of attorney.

## Transition of Care after Health Plan Change

Members and their dependents who elect to change health plans and are then hospitalized prior to July 1 and discharged on or after July 1, should contact both the current and future health plan administrators and primary care physicians as soon as possible to coordinate the transition of services.

Members or dependents who are involved in an ongoing course of treatment or have entered the third trimester of pregnancy should contact their new plan administrator to coordinate the transition of services for treatment.

## State Employees Group Insurance Program Medicare Requirements

Each member must contact the Social Security Administration (SSA) and apply for Medicare benefits upon turning the age of 65. If the SSA determines that a member is eligible for Medicare Part A at a premium-free rate, the State requires that the member enroll in Medicare Parts A and B. Once enrolled, the member is required to send a front side copy of the Medicare identification card to the State of Illinois Medicare COB Unit.

If the SSA determines that a member is not eligible for premium-free Medicare Part A based on his/her own work history or the work history of a spouse at least 62 years of age (when applicable), the member must request a written statement of the Medicare ineligibility from the SSA. Upon receipt, the written statement must be forwarded to the State of Illinois Medicare COB Unit to avoid a financial penalty. Members who are ineligible for premium-free Medicare Part A benefits, as determined by the SSA, are not required to enroll into Medicare.

## Total Retiree Advantage Illinois (TRAIL)

### *Medicare Advantage Program*

Members who are enrolled in Medicare Parts A and B and meet all of the criteria for enrollment in the Medicare Advantage Program will be notified by mail of the TRAIL Open Enrollment Period by the Department of Central Management Services. Information regarding enrollment will be mailed out this fall to all who meet the criteria. These members will be required to choose a Medicare Advantage plan or opt out of all State coverage (which includes health, behavioral health, prescription drug, dental, and vision coverage) in the fall with an effective date of January 1, 2018. For more information regarding the Medicare Advantage 'TRAIL' Program, go to [MyBenefits.illinois.gov](http://MyBenefits.illinois.gov).

Note that if you are not currently enrolled in benefits due to previous nonpayment of premiums, the Benefit Choice Period is your opportunity to re-enroll. Contact the Premium Collection Unit to discuss your options at (217) 558-4783.

# Dental

The State's dental plan, the Quality Care Dental Plan (QCDP), offers a comprehensive range of benefits and is available to all members. The plan is administered by Delta Dental of Illinois. You can find the Dental Schedule of Benefits on the MyBenefits website.

The dental plan has an annual plan deductible. Once the deductible has been met, each member is subject to a maximum dental benefit, including orthodontia, for both in-network and out-of-network providers.

Deductible and Plan Year Maximum	
Annual deductible for preventive services	N/A
Annual deductible for all other covered services	\$175
Plan Year Maximum Benefit (Orthodontics + All Other Covered Expenses = Maximum Benefit)	
In-network plan year maximum benefit per person	\$2,500
Out-of-network plan year maximum benefit per person	\$2,000

*It is strongly recommended that plan members obtain a pretreatment estimate through Delta Dental for any service over \$200. Failure to obtain a pretreatment estimate may result in unanticipated out-of-pocket costs.*

## Child Orthodontia Benefit

Length of Orthodontia Treatment	Maximum Benefit	
	In-Network	Out-of-Network
0-36 Months	\$2,000	\$1,500
0-18 Months	\$1,820	\$1,364
0-12 Months	\$1,040	\$780

Member Monthly Quality Care Dental Plan (QCDP) Contributions*		
Member Only	Member + 1 Dependent	Member + 2 or More Dependents
\$11	\$17	\$19.50

*\*Part-time employees are required to pay a percentage of the State's portion of the contribution in addition to the member contribution. Special rules apply for non-IRS dependents (see MyBenefits.illinois.gov for more information).*





# Vision

Vision coverage is provided at no cost to all members enrolled in a State health plan.

All enrolled members and dependents receive the same vision coverage regardless of the health plan selected.

Service	In-Network	Out-of-Network **	Benefit Frequency
Eye Exam	\$25 copayment	\$30 allowance	Once every 12 months
Spectacle Lenses* (single, bifocal, and trifocal)	\$25 copayment	\$50 allowance for single vision lenses \$80 allowance for bifocal and trifocal lenses	Once every 12 months
Standard Frames	\$25 copayment (up to \$175 retail frame cost; member responsible for balance over \$175)	\$70 allowance	Once every 24 months
Contact Lenses (All contact lenses are in lieu of spectacle lenses)	\$120 allowance	\$120 allowance	Once every 12 months

\* Spectacle Lenses: Member pays any and all optional lens enhancement charges. In-network providers may offer additional discounts on lens enhancements and multiple pair purchase.

\*\* Out-of-network claims must be filed within one year from the date of service.



# Flexible Spending Accounts

Save on eligible health and dependent care expenses through a tax-advantaged Flexible Spending Account (FSA). All active employees are eligible to enroll in an FSA during the Benefit Choice Period. This benefit is not available to annuitants.

The State offers two types of FSAs – the Medical Care Assistance Plan (MCAP) and Dependent Care Assistance Plan (DCAP) – both of which are funded through pre-tax payroll contributions.

## MCAP

**What is it?** MCAP is an account that allows you to set aside pre-tax, per paycheck contributions to pay for health-related expenses not covered by insurance, including doctor, dentist, or prescription drug copays, coinsurance, or other eligible out-of-pocket expenses. To make paying those expenses easier, participants will be provided a debit card at no cost. Documentation may be required to substantiate certain expenses paid with the debit card.

**How much should I contribute?** The MCAP maximum contribution limit is \$2,600 for the 2018 plan year with a \$500 maximum rollover. Note that participants who do not re-enroll for the new plan year will forfeit any amount eligible for rollover.

## DCAP

**What is it?** DCAP is an account that allows you to set aside pre-tax, per paycheck contributions to pay for dependent care expenses, such as child care for children under age 13 or care for a physically or mentally disabled dependent. DCAP cannot be used for dependent medical expenses or for children for which you are not considered the primary or custodial parent.

**How much should I contribute?** The DCAP maximum contribution limit will remain at \$5,000 for the 2018 plan year.

**Remember that your FSA elections do not carry over from year-to-year. You must re-enroll every year to continue participating. Re-enroll by logging on to [MyBenefits.illinois.gov](https://mybenefits.illinois.gov) and completing the enrollment process by May 31, 2017.**

**You have until September 30, 2018, to submit claims for services incurred from July 1, 2017 through June 30, 2018; otherwise, any money left in your account will be forfeited, with the exception of the \$500 MCAP maximum rollover. Likewise, those enrolled in FSAs this current plan year have until September 30, 2017, to submit claims for services incurred from July 1, 2016 through June 30, 2017.**



## BENEFICIARY ELECTIONS

Don't forget to elect your beneficiaries and make the appropriate updates when necessary to ensure that your Life Insurance benefits are paid out according to your wishes. Remember, you may also have death benefits through various state-sponsored programs, each having a separate beneficiary form, including Life Insurance, retirement benefits, and the Deferred Compensation Program.

# Life

Basic Life Insurance is provided at no cost to all active members and annuitants. Active employees receive an amount equal to their annual salary. Annuitants under age 60 receive an amount equal to their annual salary on their last day of active employment. Annuitants age 60 or older receive a \$5,000 benefit.

**Member Optional Life** coverage is available to active members and annuitants under age 60 at 1-8 times their Basic Life amount and to annuitants age 60 or older at 1-4 times their Basic Life amount. The maximum benefit allowed for Member Optional Life plus Basic Life is \$3,000,000. Rate changes due to age go into effect the first pay period following the member's birthday.

Optional Term Life Rate	
Member Age	Monthly Rate Per \$1,000
Under 30	\$0.06
30 – 34	\$0.08
35 – 44	\$0.10
45 – 49	\$0.16
50 – 54	\$0.24
55 – 59	\$0.44
60 – 64	\$0.66
65 – 69	\$1.28
70 and above	\$2.06

**Accidental Death & Dismemberment (AD&D)** is available to eligible members in an amount equal to either their Basic Life amount or the combined amount of their Basic and Member Optional Life, subject to a total maximum of 5 times their Basic Life amount or \$3,000,000, whichever is less.

AD&D Monthly Rate Per \$1,000
\$0.02

**Spouse Life** coverage is available in a lump-sum amount of \$10,000 for the spouse of active members and annuitants under age 60 or \$5,000 for the spouse of annuitants age 60 and older.

Spouse Life Monthly Rates	
Spouse Life \$10,000 Coverage (Annuitants under age 60 and members)	\$6.00
Spouse Life \$5,000 Coverage (Annuitants age 60 and older)	\$3.00

**Child Life** coverage is available in a lump-sum amount of \$10,000 per child. The monthly contribution applies to all dependent children regardless of the number of children enrolled. Eligible children include children age 25 and under or children in the disabled category.

Child Life Monthly Rate	
Child Life \$10,000 Coverage	\$0.70

An approved statement of health is required to add or increase Optional Life coverage or to add Spouse Life.

# Wellness

The State offers wellness programs to help members lead better, healthier, and more satisfying lives. The following programs focus on improving lifestyle choices, including eating healthier, being more physically active, ending tobacco use, managing stress, and avoiding, stabilizing, or improving chronic health problems. Check out the following programs and consider which may be right for you.

## Disease Management

Disease Management Programs target and assist those identified as having certain risk factors for chronic conditions, like diabetes and cardiac health. If you have been identified as having risk factors and meet the appropriate medical criteria, you may be contacted by your health plan administrator to participate in one of these highly confidential programs.

## Behavioral Health Services

The State recognizes that the holistic health of their members encompasses more than physical health, and offers behavioral health services automatically to those enrolled in a State health plan.

If you are enrolled in a QCHP health plan, contact Magellan Behavioral Health (see page 22). If you are enrolled in an HMO or OAP health plan, contact your plan administrator.

## Employee Assistance Program (EAP) & Personal Support Program (PSP)

The Employee Assistance Program (EAP) is a free, voluntary, and confidential service for all active State members and their dependents experiencing hardship in managing relationships, finances, work, education, or other life issues. Counselors are available to provide problem identification, counseling, and referral services, regardless of the medical plan chosen. For EAP, contact Magellan Behavioral Health.

Note that the EAP is for active members not represented by the collective bargaining agreement between the State and AFSCME Council 31. For members within the bargaining unit, there is a similar and parallel program titled Personal Support Program (PSP) administered by AFSCME.

## Smoking Cessation

Quit smoking with the help of the State's Smoking Cessation Program. Eligible members are entitled to receive up to a \$200 rebate every year, upon the completion of the program. Visit [MyBenefits.illinois.gov](http://MyBenefits.illinois.gov) for additional information.

## Weight-Loss

Members who utilize weight-loss programs may be eligible for up to a \$200 rebate, once every three plan years. Visit [MyBenefits.illinois.gov](http://MyBenefits.illinois.gov) for additional information.



## WHAT YOU CAN DO

1. **Get annual preventive checkups and health screenings.** Your health plan covers many preventive services at no cost to you.
2. **Know your numbers.** Get biometric screenings from your doctor during your annual physical – quick and easy tests that measure your blood pressure, pulse rate, blood glucose, total cholesterol, and body mass index.
3. **Take a Health Risk Assessment (HRA)** through your health plan administrator's website – a confidential assessment with health-related questions that, once completed, suggests a personal action plan to improve your health. Results are most accurate when combined with a biometric screening.



# Contacts

Purpose	Administrator Name and/or Address	Phone	Website
<b>Enrollment Customer Service</b>	MyBenefits Marketplace – Morneau Shepell	(844) 251-1777 (844) 251-1778 (TDD/TTY)	<a href="http://www.MyBenefits.illinois.gov">www.MyBenefits.illinois.gov</a>
<b>Health Plan</b>	BlueAdvantage HMO	(800) 868-9520 (866) 876-2194 (TDD/TTY)	<a href="http://www.bcbsil.com/stateofillinois">www.bcbsil.com/stateofillinois</a>
	Aetna HMO	(855) 339-9731 (800) 628-3323 (TDD/TTY)	<a href="http://www.aetnastateofillinois.com">www.aetnastateofillinois.com</a>
	Aetna OAP	(855) 339-9731 (800) 628-3323 (TDD/TTY)	<a href="http://www.aetnastateofillinois.com">www.aetnastateofillinois.com</a>
	Health Alliance HMO	(800) 851-3379 (800) 526-0844 (TDD/TTY)	<a href="http://www.healthalliance.org/stateofillinois">www.healthalliance.org/ stateofillinois</a>
	HealthLink OAP	(800) 624-2356 (800) 624-2356 ext. 6280 (TDD/TTY)	<a href="http://www.healthlink.com/illinois_index.asp">www.healthlink.com/illinois_ index.asp</a>
	HMO Illinois	(800) 868-9520 (866) 876-2194 (TDD/TTY)	<a href="http://www.bcbsil.com/stateofillinois">www.bcbsil.com/stateofillinois</a>
	Quality Care Health Plan (Aetna)	(855) 339-9731 (800) 628-3323 (TDD/TTY)	<a href="http://www.aetnastateofillinois.com">www.aetnastateofillinois.com</a>
<b>Prescription Drug Plan</b>	CVS/caremark (for QCHP or OAP)	(877) 232-8128 (800) 231-4403 (TDD/TTY)	<a href="http://www.caremark.com">www.caremark.com</a>
<b>Vision Plan</b>	EyeMed Out-of-Network Claims P.O. Box 8504, Mason, OH 45040-7111	(866) 723-0512 (800) 526-0844 (TDD/TTY)	<a href="http://www.eyemedvisioncare.com/stil">www.eyemedvisioncare.com/stil</a>
<b>Dental Plan</b>	Delta Dental of Illinois Group Number 20240 P.O. Box 5402, Lisle, IL 60532	(800) 323-1743 (800) 526-0844 (TDD/TTY)	<a href="http://soi.deltadentalil.com">http://soi.deltadentalil.com</a>
<b>Life Insurance</b>	Minnesota Life Insurance Company 536 Bruns Lane, Unit 3, Springfield, IL 62702	(888) 202-5525 (800) 526-0844 (TDD/TTY)	<a href="https://web1.lifebenefits.com/lbwcm/pd/illinois">https://web1.lifebenefits.com/ lbwcm/pd/illinois</a>
<b>Flexible Spending Accounts (FSA)</b>	ConnectYourCare P.O. Box 622317, Orlando, FL 32862-2317	(888) 469-3363 (800) 526-0844 (TDD/TTY) (443) 681-4602 (fax)	<a href="http://www.connectyourcare.com">www.connectyourcare.com</a>
<b>Commuter Savings Program (CSP)</b>	Commuter Check Direct Claims Administrator 320 Nevada Street, Newton, MA 02460	(888) 235-9223 (844) 878-0594 (TDD/TTY)	<a href="http://www.commutercheckdirect.com">www.commutercheckdirect.com</a>
<b>Behavioral Health</b>	Magellan Behavioral Health P.O. Box 2216, Maryland Heights, MO 63043	(800) 513-2611 (nationwide) (800) 526-0844 (TDD/TTY)	<a href="http://www.magellanhealth.com">www.magellanhealth.com</a>
<b>Employee Assistance Program (EAP)</b>	Magellan Behavioral Health	(866) 659-3848 (nationwide) (800) 456-4006 (TDD/TTY)	<a href="http://www.magellanhealth.com">www.magellanhealth.com</a>
<b>Personal Support Program (PSP – AFSCME EAP)</b>	AFSCME Council 31	(800) 647-8776 (statewide) (800) 526-0844 (TDD/TTY)	<a href="http://www.afscme31.org">www.afscme31.org</a>

# Federally Required Notices

## Notice of Creditable Coverage

### *Prescription Drug information for State of Illinois Medicare-eligible Plan Participants*

This Notice confirms that the State Employees Group Insurance Program (SEGIP) has determined that the prescription drug coverage it provides is Creditable Coverage. This means that the prescription coverage offered through SEGIP is on average as good as or better than the standard Medicare prescription drug coverage (Medicare Part D). You can keep your existing group prescription coverage and choose not to enroll in a Medicare Part D plan.

Because your existing coverage is Creditable Coverage, you will not be penalized if you later decide to enroll in a Medicare prescription drug plan. However, you must remember that if you drop your coverage through SEGIP and experience a continuous period of 63 days or longer without creditable coverage, you may be penalized if you enroll in a Medicare Part D plan later. If you choose to drop your SEGIP coverage, the Medicare Special Enrollment Period for enrollment into a Medicare Part D plan is two months after your SEGIP coverage ends.

If you keep your existing group coverage through SEGIP, it is not necessary to join a Medicare prescription drug plan this year. Plan participants who decide to enroll in a Medicare prescription drug plan may need to provide a copy of the Notice of Creditable Coverage to enroll in the Medicare prescription plan without a financial penalty. Participants may obtain a complete Notice of Creditable Coverage at [MyBenefits.illinois.gov](http://MyBenefits.illinois.gov). Participants may also contact the State of Illinois Medicare Coordination of Benefits Unit at (800) 442-1300 or (217) 782-7007 to obtain a copy or to request a personalized Notice.

## Summary of Benefits and Coverage (SBC) and Uniform Glossary

Under the Affordable Care Act, health insurance issuers and group health plans are required to provide you with an easy-to-understand summary about a health plan's benefits and coverage. The summary is designed to help you better understand and evaluate your health insurance choices.

The forms include a short, plain language Summary of Benefits and Coverage (SBC) and a uniform glossary of terms commonly used in health insurance coverage, such as "deductible" and "copayment."

All insurance companies and group health plans must use the same standard SBC form to help you compare health plans. The SBC form also includes details, called "coverage examples," which are comparison tools that allow you to see what the plan would generally cover in two common medical situations. You have the right to receive the SBC when shopping for, or enrolling in, coverage or if you request a copy from your issuer or group health plan. You may also request a copy of the glossary of terms from your health insurance company or group health plan. All State health plan SBCs, along with the uniform glossary, are available on [MyBenefits.illinois.gov](http://MyBenefits.illinois.gov).

## Notice of Privacy Practices

The Notice of Privacy Practices will be updated on the MyBenefits website, effective July 1, 2017. You have a right to obtain a paper copy of this Notice, even if you originally obtained the Notice electronically. We are required to abide by the terms of the Notice currently in effect; however, we may change this Notice. If we materially change this Notice, we will post the revised Notice on our website at [MyBenefits.illinois.gov](http://MyBenefits.illinois.gov).

